

Information to identify the case:

Debtor 1

Stella Cooper

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2553

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **17-32582-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stella Cooper

4/27/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Stella Cooper
Debtor

Case No. 17-32582-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Apr 27, 2023

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db	+ Stella Cooper, 101 Harding Avenue, Lawrence Township, NJ 08648-3721
517165615	+ A-1 Collection, 2297 Rt. 33, Suite 906, Re: medical care, Hamilton, NJ 08690-1717
517165618	+ Carl Ippolito, Esq., 62 Arctic Parkway, Re: NJE Property Mngmt; DC 4290-17, Ewing, NJ 08638-3041
517165621	+ Fortiva, Payment Processing, PO Box 790105, Saint Louis, MO 63179-0105
517204432	+ Lawrence Township Tax Collector, 2207 Lawrence Rd., Lawrence Twp, Nj 08648-3198
517165623	+ Lawrence Twp. Tax Office, PO Box 6006, Lawrenceville, NJ 08648-0006
517165627	+ Quality Asset Recovery, Re: Family Health Center, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
517165629	+ Reverse Mortgage Solutions, 14405 Walters Road, Ste 200, Houston, TX 77014-1345

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 27 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 27 2023 20:38:00	Cascade Funding Mortgage Trust HB2, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Apr 27 2023 20:38:00	REVERSE MORTGAGE SOLUTIONS, INC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton., FL 33487, UNITED STATES 33487-2853
519258431	+ EDI: AISACG.COM	Apr 28 2023 00:25:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517200955	EDI: GMACFS.COM	Apr 28 2023 00:25:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517165616	+ EDI: GMACFS.COM	Apr 28 2023 00:25:00	Ally Financial, P. O. Box 380901, Bloomington, MN 55438-0901
517165617	+ EDI: CAPITALONE.COM	Apr 28 2023 00:25:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519332959	+ EDI: LCIPHMMRGT	Apr 28 2023 00:25:00	Cascade Funding Mortgage Trust, PO Box 24781, ATTN: RSVRF, West Palm Beach, FL 33416-4781
519332958	+ EDI: LCIPHMMRGT	Apr 28 2023 00:25:00	Cascade Funding Mortgage Trust HB2, PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416-4606
517165619	+ EDI: CITICORP.COM	Apr 28 2023 00:25:00	Citibank (Best Buy), PO Box 6500, Sioux Falls,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Apr 27, 2023

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			SD 57117-6500
517165620	+ EDI: WFNNB.COM	Apr 28 2023 00:25:00	Comenity Capital (Lane Bryant), PO Box 182120, Columbus, OH 43218-2120
517165622	+ EDI: WFNNB.COM	Apr 28 2023 00:25:00	Lane Bryant, 4590 East Broad Street, Columbus, OH 43213-1301
517339909	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2023 20:39:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
517208092	EDI: AGFINANCE.COM	Apr 28 2023 00:25:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517165624	+ EDI: AGFINANCE.COM	Apr 28 2023 00:25:00	One Main Financial, PO Box 70912, Charlotte, NC 28272-0912
517165625	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, Re: Comenity/Lane Bryant, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502
517564499	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517564500	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517333238	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
517183113	EDI: PRA.COM	Apr 28 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Lane Bryant, POB 41067, Norfolk VA 23541
517165626	+ Email/Text: bankruptcy@pseg.com	Apr 27 2023 20:38:00	PSE&G, Credit & Collection Center, PO Box 490, Re: 67 671 979 04; 73 077 545 09, Cranford, NJ 07016-0490
517188050	+ Email/Text: bankruptcy@pseg.com	Apr 27 2023 20:38:00	PSEG, Attn: Bankruptcy, PO Box 490, Cranford, NJ 07016-0490
517165627	^ MEBN	Apr 27 2023 20:34:26	Quality Asset Recovery, Re: Family Health Center, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
517375292	EDI: Q3G.COM	Apr 28 2023 00:25:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517165628	+ Email/Text: RASEBN@raslg.com	Apr 27 2023 20:38:00	RAS Citron, 130 Clinton Road, Suite 202, Re: RMS, Fairfield, NJ 07004-2927
517165630	+ EDI: RMSC.COM	Apr 28 2023 00:25:00	SYNCB/Home Design, PO Box 965036, Orlando, FL 32896-5036
517165631	+ EDI: RMSC.COM	Apr 28 2023 00:25:00	SYNCB/JC Penney, PO Box 960090, Orlando, FL 32896-0090
517386613	+ Email/Text: bncmail@w-legal.com	Apr 27 2023 20:39:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517165632	+ EDI: WTRRN BANK.COM	Apr 28 2023 00:25:00	Target, 3701 Wayzata Blvd, #2CF, Minneapolis, MN 55416-3440
517264072	+ EDI: AIS.COM	Apr 28 2023 00:25:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Apr 27, 2023

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517319810	*+	Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston, TX 77014-1345

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE6, Asset-Backed Certificates Series 2007-HE6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis	on behalf of Debtor Stella Cooper njbankruptcy@aol.com.
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-HE6, Asset-Backed Certificates Series 2007-HE6 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor REVERSE MORTGAGE SOLUTIONS INC kbuttery@moodklaw.com
Laura M. Eggerman	on behalf of Creditor REVERSE MORTGAGE SOLUTIONS INC bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com
Shauna M Deluca	on behalf of Creditor Cascade Funding Mortgage Trust HB2 sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor Cascade Funding Mortgage Trust HB2 smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10